

ABSTRACT

The present invention contemplates a risk management system for facilitating an e-commerce transaction wherein the participants to the transaction engage in commerce using different currencies. An automated sales risk management system facilitates a transaction by providing a price of a transaction which incorporates aggregated costs related to the transaction into a price made available to the participants. A currency risk management system can receive an amount relating to a deliverable involved in a transaction and determines an aggregated cost of the transaction. Aggregated cost can include a cost of credit, a cost for exchange of currency, a cost of insurance, processing fees, or other associated costs. Insurance can be monitored and a determination can be made regarding whether a participant has adequate insurance to cover a proposed transaction. The present invention also provides for risk associated with online transactions to be categorized and transferred.

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